

Information to identify the case:

Debtor 1 **Joshua J. Mangel**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8698**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **19-20814-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joshua J. Mangel

8/5/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Joshua J. Mangel
 Debtor

Case No. 19-20814-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Aug 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2019.

db	+Joshua J. Mangel, 1301 Justine Street, Pittsburgh, PA 15204-2407
15003867	+Citibank, PO Box 6403, Sioux Falls, SD 57117-6403
15003870	+FMS Inc., 4915 South Union Avenue, Tulsa, OK 74107-7839
15003871	+NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
15003872	+Ohio Valley Hospital, PO Box 16157, Rocky River, OH 44116-0157
15003875	+PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
15003874	+PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
15003873	PNC Bank, P.O. Box 3429, Pittsburgh, PA 15230-3429
15003876	PNC Bank, Attn: Bankruptcy Dept., PO Box 489909, Charlotte, NC 28269-5329
15003878	+PNC Bank Mortgage Service, 3232 Newark Drive, Miamisburg, OH 45342-5433
15003877	PNC Bank Mortgage Service, PO Box 8703, Dayton, OH 45401-8703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: RSVVCBICNOTICE1@state.pa.us Aug 06 2019 03:17:09 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+E-mail/Text: kburkley@bernsteinlaw.com Aug 06 2019 03:17:50 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+EDI: PRA.COM Aug 06 2019 06:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15003857	EDI: BANKAMER.COM Aug 06 2019 06:43:00 Bank of America, P.O. Box 982235, El Paso, TX 79998-2235
15003860	EDI: BANKAMER.COM Aug 06 2019 06:43:00 Bank of America, PO Box 982234, El Paso, TX 79998-2234
15003858	EDI: BANKAMER.COM Aug 06 2019 06:43:00 Bank of America, PO Box 982238, El Paso, TX 79998
15003859	EDI: BANKAMER2.COM Aug 06 2019 06:43:00 Bank of America, Attn: Bankruptcy Department, 475 Cross Point Pkwy, PO Box 9000, Getzville, NY 14068-9000
15003864	EDI: CAPITALONE.COM Aug 06 2019 06:43:00 Capital One, P.O. Box 85520, Richmond, VA 23285
15003863	+EDI: CAPITALONE.COM Aug 06 2019 06:43:00 Capital One, P.O. Box 85617, Richmond, VA 23285-5617
15003862	EDI: CAPITALONE.COM Aug 06 2019 06:43:00 Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15003861	EDI: CAPITALONE.COM Aug 06 2019 06:43:00 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15003865	EDI: CITICORP.COM Aug 06 2019 06:43:00 Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
15003866	+EDI: CITICORP.COM Aug 06 2019 06:43:00 Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
15003868	EDI: DISCOVER.COM Aug 06 2019 06:43:00 Discover Bank, 6500 New Albany Road, New Albany, OH 43054
15003869	EDI: DISCOVER.COM Aug 06 2019 06:43:00 Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316
15003879	EDI: RMSC.COM Aug 06 2019 06:43:00 Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
15003880	EDI: RMSC.COM Aug 06 2019 06:43:00 Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
15004200	+EDI: RMSC.COM Aug 06 2019 06:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr PNC BANK NATIONAL ASSOCIATION

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: 318

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Total Noticed: 29

Date Rcvd: Aug 05, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2019 at the address(es) listed below:

Eugene D. Frank on behalf of Debtor Joshua J. Mangel efrank.esq@comcast.net
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.axiosfs.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5